

United States Bankruptcy Court
Northern District of California

In re:
Angie Laurette Ayers-Smith
Debtor

Case No. 14-41668-WJL
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0971-4

User: cfan
Form ID: B9I

Page 1 of 2
Total Noticed: 24

Date Rcvd: Apr 21, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 23, 2014.

db +Angie Laurette Ayers-Smith, 4105 Rockford Drive, Antioch, CA 94509-6972
tr +Martha G. Bronitsky, P.O. Box 9077, Pleasanton, CA 94566-9077
smg ++CALIFORNIA STATE BOARD OF EQUALIZATION, ACCOUNT REFERENCE GROUP MIC 29, P O BOX 942879,
SACRAMENTO CA 94279-0029
(address filed with court: State Board of Equalization, Collection Dept., P.O. Box 942879,
Sacramento, CA 94279)
smg +Labor Commissioner, 1515 Clay St., Room 801, Oakland, CA 94612-1463
13667360 +AT&T, C/o Enhanced Recovery, PO Box 5747, Jacksonville, FL 32247-5747
13667361 +Bank of America, 25954 Eden Landing Road, Hayward, CA 94545-3816
13667364 +Community Tax Relief, 6232 N. Pulaski Road, Suite 203, Chicago, IL 60646-5129
13667365 +Contra Costa County Library, C/o Unique Collection, 119 E Maple Street,
Jeffersonville, IN 47130-3439
13667367 +Emergency Restoration, 4435 West 153 Street, Lawndale, CA 90260-2002
13667370 +In Shape Health Clubs, 6 S. El Dorado, Suite 600, Stockton, CA 95202-2804
13667369 In Shape Health Clubs, 1016 E blanch Road, Stockton, CA 95210

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
aty E-mail/Text: pat@patforte.com Apr 22 2014 03:17:27 Patrick L. Forte,
Law Offices of Patrick L. Forte, 1 Kaiser Plaza #480, Oakland, CA 94612-3610

smg EDI: EDD.COM Apr 22 2014 02:23:00 CA Employment Development Dept., Bankruptcy Group MIC 92E,
P.O. Box 826880, Sacramento, CA 94280-0001
smg EDI: CALTAX.COM Apr 22 2014 02:23:00 CA Franchise Tax Board,
Special Procedures Bankruptcy Unit, P.O. Box 2952, Sacramento, CA 95812-2952
ust +E-mail/Text: ustpregion17.oa.ecf@usdoj.gov Apr 22 2014 03:18:33
Office of the U.S. Trustee/Oak, Office of the U.S. Trustee, 1301 Clay St. #690N,
Oakland, CA 94612-5231
13667359 +EDI: AFNIRECOVERY.COM Apr 22 2014 02:23:00 AT&T, C/o AFNI Collection, PO Box 3097,
Bloomington, IL 61702-3097
13667358 +E-mail/Text: Bk@c2cfesi.com Apr 22 2014 03:18:37 Allied Waste, C/o Coast To Coast Financial,
PO Box 2092, Thousand Oaks, CA 91358-2092
13667362 EDI: BANKAMER.COM Apr 22 2014 02:23:00 Bank of America, 4161 Piedmont Parkway,
Greensboro, NC 27410
13667363 +EDI: CAPITALONE.COM Apr 22 2014 02:23:00 Capital One, PO Box 30281,
Salt Lake City, UT 84130-0281
13667366 EDI: DIRECTV.COM Apr 22 2014 02:23:00 Direct TV, PO Box 54000, Los Angeles, CA 90054
13667368 +EDI: CALTAX.COM Apr 22 2014 02:23:00 Franchise Tax Board, Special Procedures,
P.O. Box 2952, Sacramento, CA 95812-2952
13667371 EDI: IRS.COM Apr 22 2014 02:23:00 Internal Revenue Service, Service Center,
Fresno, CA 93888
13667372 +EDI: ICSYSTEM.COM Apr 22 2014 02:23:00 Medical Deepak Rao, C/o IC Systems Collections,
PO Box 64378, Saint Paul, MN 55164-0378
13667373 +E-mail/Text: sdiaz@rrcs.com Apr 22 2014 03:18:38 Surgery Center, C/o Road Runner Collection,
PO Box 9022, La Jolla, CA 92038-9022

TOTAL: 13

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 23, 2014

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

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Page 2 of 2
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 18, 2014 at the address(es) listed below:

Martha G. Bronitsky l3trustee@oak13.com
Office of the U.S. Trustee/Oak USTPRegion17.OA.ECF@usdoj.gov, ltroxas@hotmail.com
Patrick L. Forte on behalf of Debtor Angie Laurette Ayers-Smith pat@patforte.com
TOTAL: 3

UNITED STATES BANKRUPTCY COURT
Northern District of California (Oakland)

Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 13 bankruptcy case concerning the debtor(s) listed below was filed on 4/17/14.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**Creditors — Do not file this notice in connection with any proof of claim you submit to the court.
See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Angie Laurette Ayers-Smith
4105 Rockford Drive
Antioch, CA 94509

Case Number:
14-41668

Social Security/Individual Taxpayer ID/Employer Tax ID/Other Nos.:
xxx-xx-2577

Attorney for Debtor(s) (name and address):

Patrick L. Forte
Law Offices of Patrick L. Forte
1 Kaiser Plaza #480
Oakland, CA 94612-3610
Telephone number: (510) 465-3328

Bankruptcy Trustee (name and address):

Martha G. Bronitsky
P.O. Box 9077
Pleasanton, CA 94566
Telephone number: (925) 621-1900

Meeting of Creditors

Date: **May 29, 2014**

Time: **02:00 PM**

Location: **Office of the U.S. Trustee, 1301 Clay St. Room 680N, Oakland, CA 94612**

Important Notice to Individual Debtors: The United States Trustee requires all debtors who are individuals to provide government-issued photo identification and proof of social security number to the trustee at the meeting of creditors.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Proof of Claim:

For all creditors (except a governmental unit): **8/27/14**

For a governmental unit (except as otherwise provided in Fed. R. Bankr. P. 3002 (c)(1)): **10/14/14**

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 7/28/14

The case is subject to dismissal, without further notice, upon failure of the debtor to commence making payments **called for in the plan**, not later than 30 days after the date of the filing of the plan or the order for relief, whichever is earlier. At the confirmation hearing the court may dismiss or convert the case or continue the hearing without prior notice upon a determination the debtor(s) is unable to present a feasible plan. Written objections to confirmation must be filed with the court at or before the Meeting of Creditors and served upon the trustee, Debtor(s), and Debtors' Attorney.

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Filing of Plan, Hearing on Confirmation of Plan

If the debtor has already filed a proper Chapter 13 Plan, the Plan or a summary of the plan is enclosed. If the debtor has not yet filed a proper Chapter 13 Plan, the Plan or summary will be sent separately. Notice of confirmation hearing will be sent separately.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Address of the Bankruptcy Clerk's Office:

1300 Clay Street #300 (94612)
Post Office Box 2070
Oakland, CA 94604-2070
Telephone number: 510-879-3600

For the Court:

Clerk of the Bankruptcy Court:
Edward J. Emmons

Hours Open: Monday – Friday 9:00 AM – 4:30 PM

Date: 4/21/14

EXPLANATIONS

FORM B9I (12/12)

| | |
|--|---|
| Filing of Chapter 13 Bankruptcy Case | A bankruptcy case under Chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise. |
| Legal Advice | The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case. |
| Creditors Generally May Not Take Certain Actions | Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. |
| Meeting of Creditors | A meeting of creditors is scheduled for the date, time, and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court. |
| Claims | A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form ("Official Form B 10") can be obtained at the United States Courts website: (http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx) or at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to file a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Creditor with a Foreign Address: The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i> |
| Discharge of Debts | The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523 (a)(2) or (4), you must file a complaint — or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint and any required filing fee by that deadline. |
| Exempt Property | The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side. |
| Bankruptcy Clerk's Office | Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of property claimed as exempt, at the bankruptcy clerk's office. |
| Creditor with a Foreign Address | Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case. |
| — Refer to Other Side for Important Deadlines and Notices — | |